

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In re:	Cobbins Sr, James E	§	Case No. 07 B 00139
	Cobbins, Sharon	§	
	Debtors	§	
		§	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

1) The case was filed on 01/04/2007.

2) The plan was confirmed on 04/23/2007.

3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on (NA).

4) The trustee filed action to remedy default by the debtor in performance under the plan on (NA).

5) The case was completed on 02/06/2012.

6) Number of months from filing or conversion to last payment: 61.

7) Number of months case was pending: 62.

8) Total value of assets abandoned by court order: (NA).

9) Total value of assets exempted: \$36,600.00.

10) Amount of unsecured claims discharged without full payment: \$23,148.96.

11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$52,799.36
Less amount refunded to debtor	\$979.36

NET RECEIPTS: \$51,820.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,854.00
Court Costs	\$0
Trustee Expenses & Compensation	\$2,953.99
Other	\$0

TOTAL EXPENSES OF ADMINISTRATION: \$5,807.99

Attorney fees paid and disclosed by debtor \$500.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Internal Revenue Service	Priority	\$11,549.85	\$4,459.40	\$4,459.40	\$4,459.40	\$0
Americredit Financial Ser Inc	Secured	\$4,737.50	\$4,737.50	\$4,737.50	\$4,737.50	\$594.54
CitiMortgage Inc	Secured	\$7,300.00	\$7,300.00	\$7,300.00	\$7,300.00	\$0
CitiMortgage Inc	Secured	\$154,000.00	\$143,464.18	\$143,464.18	\$0	\$0
General Motors Acceptance Corp	Secured	\$812.00	\$812.00	\$812.00	\$812.00	\$13.20
SN Servicing Corporation	Secured	\$21,409.18	\$21,409.18	\$21,409.18	\$21,409.18	\$0
SN Servicing Corporation	Secured	\$11,090.82	\$27,934.88	\$27,934.88	\$0	\$0
Alpha Comm	Unsecured	\$325.00	NA	NA	\$0	\$0
Americredit Financial Ser Inc	Unsecured	\$860.98	\$690.26	\$690.26	\$347.62	\$0
Amex	Unsecured	\$0	NA	NA	\$0	\$0
Asset Acceptance	Unsecured	NA	\$354.95	\$354.95	\$178.77	\$0
Associates Financial Services	Unsecured	\$0	NA	NA	\$0	\$0
Associates Financial Services	Unsecured	\$0	NA	NA	\$0	\$0
Associates Financial Services	Unsecured	\$0	NA	NA	\$0	\$0
Associates Financial Services	Unsecured	\$0	NA	NA	\$0	\$0
Bally Total Fitness	Unsecured	\$0	NA	NA	\$0	\$0
Blair	Unsecured	\$0	NA	NA	\$0	\$0

(Continued)

Scheduled Creditors: *(Continued)*

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Capital One	Unsecured	\$0	NA	NA	\$0	\$0
Capital One	Unsecured	\$313.00	NA	NA	\$0	\$0
Capital One	Unsecured	\$0	NA	NA	\$0	\$0
Capital One	Unsecured	\$1,019.00	NA	NA	\$0	\$0
Capital One	Unsecured	\$409.00	NA	NA	\$0	\$0
Capital One	Unsecured	\$365.00	NA	NA	\$0	\$0
Chase	Unsecured	\$0	NA	NA	\$0	\$0
Citibank NA	Unsecured	\$0	NA	NA	\$0	\$0
Citicorp	Unsecured	\$0	NA	NA	\$0	\$0
CitiMortgage Inc	Unsecured	\$0	NA	NA	\$0	\$0
CitiMortgage Inc	Unsecured	\$0	NA	NA	\$0	\$0
Cross Country Bank	Unsecured	\$0	NA	NA	\$0	\$0
Crosspoint	Unsecured	\$0	NA	NA	\$0	\$0
Dermatology & Skins Systems	Unsecured	\$0	NA	NA	\$0	\$0
DS Waters Of North America	Unsecured	\$355.00	NA	NA	\$0	\$0
East Bay Funding	Unsecured	\$334.00	\$334.79	\$334.79	\$168.62	\$0
ECast Settlement Corp	Unsecured	\$846.00	\$928.12	\$928.12	\$467.40	\$0
Finger Furniture	Unsecured	\$0	NA	NA	\$0	\$0
First Premier	Unsecured	\$391.00	NA	NA	\$0	\$0
First USA Bank/Lomas Bank	Unsecured	\$0	NA	NA	\$0	\$0
GE Capital Auto Financial Services	Unsecured	\$6,608.00	NA	NA	\$0	\$0
GEMB	Unsecured	\$0	NA	NA	\$0	\$0
GEMB	Unsecured	\$0	NA	NA	\$0	\$0
Hyundai Motor Finance	Unsecured	\$0	NA	NA	\$0	\$0
Hyundai Motor Finance	Unsecured	\$0	NA	NA	\$0	\$0
Ingalls Memorial Hospital	Unsecured	\$274.00	NA	NA	\$0	\$0
Internal Revenue Service	Unsecured	NA	\$6,387.99	\$6,387.99	\$3,217.09	\$0
Medical Business Bureau Inc	Unsecured	\$244.00	NA	NA	\$0	\$0
Midland Credit Management	Unsecured	\$257.00	\$257.99	\$257.99	\$129.94	\$0
Mil Star	Unsecured	\$0	NA	NA	\$0	\$0
Mil Star	Unsecured	\$0	NA	NA	\$0	\$0
Nicor Gas	Unsecured	\$664.00	\$510.98	\$510.98	\$257.36	\$0
Palisades Collection LLC	Unsecured	NA	\$1,334.86	\$1,334.86	\$672.24	\$0
Palisades Collection LLC	Unsecured	\$102.00	\$102.89	\$102.89	\$51.82	\$0
Portfolio Recovery Associates	Unsecured	NA	\$365.82	\$365.82	\$184.24	\$0
Premier Bankcard	Unsecured	NA	\$397.23	\$397.23	\$200.08	\$0
RJM Acquisitions LLC	Unsecured	NA	\$86.76	\$86.76	\$43.69	\$0

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Scheduled Creditors: *(Continued)*

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
SCA	Unsecured	\$0	NA	NA	\$0	\$0
Sears/Citibank SD	Unsecured	\$233.00	NA	NA	\$0	\$0
Security National Automotive Accept	Unsecured	\$10,950.00	NA	NA	\$0	\$0
Select Portfolio Servicing	Unsecured	\$0	NA	NA	\$0	\$0
Spiegel	Unsecured	\$0	NA	NA	\$0	\$0
T Mobile USA	Unsecured	\$2,000.00	\$571.61	\$571.61	\$287.86	\$0
United States Dept Of Education	Unsecured	\$1,461.00	NA	NA	\$0	\$0
Wells Fargo Financial Illinois Inc	Unsecured	\$926.00	\$951.89	\$951.89	\$479.46	\$0
WFFNB/VS	Unsecured	\$0	NA	NA	\$0	\$0

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$171,399.06	\$0	\$0
Mortgage Arrearage	\$28,709.18	\$28,709.18	\$0
Debt Secured by Vehicle	\$5,549.50	\$5,549.50	\$607.74
All Other Secured	\$0	\$0	\$0
TOTAL SECURED:	\$205,657.74	\$34,258.68	\$607.74
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0	\$0	\$0
Domestic Support Ongoing	\$0	\$0	\$0
All Other Priority	\$4,459.40	\$4,459.40	\$0
TOTAL PRIORITY:	\$4,459.40	\$4,459.40	\$0
GENERAL UNSECURED PAYMENTS:	\$13,276.14	\$6,686.19	\$0

Disbursements:

Expenses of Administration \$5,807.99

Disbursements to Creditors \$46,012.01

TOTAL DISBURSEMENTS: \$51,820.00

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: March 30, 2012

By: /s/ MARILYN O. MARSHALL

Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.